

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Jean Evans Paulema  
DebtorCase No. 13-11862-amc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 11

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +Jean Evans Paulema, 7322 Pittville Avenue, Philadelphia, PA 19126-1527  
 13113600 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504  
 13178022 M&T Bank as servicer for Lakeview Loan, Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 14 2018 02:08:25 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2018 02:07:18  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 14 2018 02:08:22 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13064748 EDI: AIS.COM Jul 14 2018 05:48:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13003015 EDI: AIS.COM Jul 14 2018 05:48:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 13357472 EDI: JEFFERSONCAP.COM Jul 14 2018 05:48:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302  
 13116121 EDI: RESURGENT.COM Jul 14 2018 05:53:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FFPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13027625 EDI: NEXTEL.COM Jul 14 2018 05:48:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,  
 Overland Park KS 66207-0949

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor M&T as servicer for Lakeview Loan Servicing  
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
 ANDREW F GORNALL on behalf of Creditor Lakeview Loan Servicing, LLC agornall@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 BRIAN CRAIG NICHOLAS on behalf of Creditor M&T as servicer for Lakeview Loan Servicing  
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 DAVID NEEREN on behalf of Creditor Lakeview Loan Servicing, LLC dneeren@udren.com,  
 vbarber@udren.com  
 GEORGETTE MILLER on behalf of Debtor Jean Evans Paulema info@georgettemillerlaw.com,  
 georgettemillerlaw@gmail.com/mlee@georgettemillerlaw.com/gmecfmail@gmail.com/cfink@georgettemille  
 rlaw.com/smithcr50524@notify.bestcase.com/millergr50524@notify.bestcase.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T as servicer for Lakeview Loan Servicing  
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 KEVIN G. MCDONALD on behalf of Creditor M&T as servicer for Lakeview Loan Servicing LLC  
 bkgroup@kmlawgroup.com  
 KEVIN G. MCDONALD on behalf of Creditor M&T as servicer for Lakeview Loan Servicing  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor M&T as servicer for Lakeview Loan Servicing  
 bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

REBECCA ANN SOLARZ on behalf of Creditor M&T as servicer for Lakeview Loan Servicing LLC  
bkgroup@kmlawgroup.com  
SALVATORE CAROLLO on behalf of Creditor Bank of America, N.A ldoyle@udren.com,  
cblack@udren.com  
SHERRI J. Smith on behalf of Creditor Bank of America, N.A  
sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com  
SHERRI J. Smith on behalf of Creditor Lakeview Loan Servicing, LLC  
sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com  
THOMAS I. PULEO on behalf of Creditor M&T as servicer for Lakeview Loan Servicing  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 16

**Information to identify the case:**

Debtor 1	<u>Jean Evans Paulema</u>	Social Security number or ITIN	<b>xxx-xx-8687</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>13-11862-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jean Evans Paulema  
aka Jean-Evans Paulema

7/12/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**